



NOTES

**Welfare SDG
Virtual Meeting**
Date: Wednesday 23rd September
Time: 2-4pm

Attendance

Organisation	Name	Job Title
1. Adra	Kate Ellen Sutton	Rent & Income Co-ordinator
2. Aelwyd HA	Gemma Watkins	Director of Housing & Communities
3. ateb Group	Lee Bridges	Money Solutions Team Leader
4. Bron Afon Community Housing	Ryan Dorrian	Financial Inclusion Manager
5. Cadwyn HA	Agnieszka Rutkowska	Income and Customer Service Manager
6. Cardiff Community Housing Association	Lucy Mannings	Financial Inclusion Officer
7. Cartrefi Conwy	Daniel Hall	Interim Head of Neighbourhoods
8. ClwydAlyn Housing Limited	Janice Peterson	Welfare Rights Officer
9. Coastal Housing Group	Paul Langley	Welfare Reform Manager
10. Community Housing Cymru	Laura Courtney	Policy & External Affairs Manager
11. Community Housing Cymru	Sarah Scotcher	Policy & External Affairs Project Officer
12. Community Housing Cymru	Bryony Haynes	Policy & External Affairs Assistant
13. Cynon Taf Community Housing Group	Rachel Dent	Rent Support Officer



14. Family Housing Association (Wales) Ltd	Stephen Evans	Head of Housing & Communities
15. First Choice HA	Nigel Bowen	Operational Housing Manager
16. Hafan Cymru	Bethan Howell	Regional Operations Manager
17. Hafod HA Ltd	Lisa Slade	Tenancy Sustainability Leader
18. Melin Homes	Claire Pearce-Crawford	Income & Inclusion Manager
19. Mid Wales HA Ltd	Moira Hurley	Income Management Team Leader
20. Monmouthshire HA	Jonathan Tumelty	Head of Neighbourhoods
21. Newport City Homes	Jonathan Keating	Homes & Income Team Leader
22. Newydd HA	Rachel Rowberry	Financial Inclusion Officer
23. Pobl Group	Debbie Evans	Area Customer Account Manager
24. Tai Ceredigion	Buddug Lewis	Head of Housing & Support
25. Tai Tarian	David Jones	UC Officer
26. Tai Tarian	Peter Southall	Financial inclusion officer
27. Trivallis	Richard Haddock	Money Advice Manager
28. United Welsh	Karen Thomas	Income and Money Advice Manager
29. Wales & West Housing	Christopher Walton	Housing Manager

Apologies

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Notes

1. CHC update (Laura Courtney and Sarah Scotcher, CHC)

CHC lobbying updates

The current situation

- CHC will keep a watching brief on developments in light of new Covid 19 restrictions and the approaching end of the furlough scheme.

MPTL

- Following the Four Feds letter to Will Quince, the DWP has moved forward with the implementation of the new system of Managed Payments to Landlords.
- We were pleased that they have progressed this, and hope that it has made a positive difference at this difficult time.
- The implementation of the system was discussed at the CHC/DWP roundtable on 3rd September.

Work and Pensions Select Committee

- Back in June, Laura Courtney gave evidence to the Work and Pensions Select Committee inquiry into the Universal Credit five week wait. My evidence was based on the ORS research into the impact of UC in Wales. I also included input from this group at our last meeting, which was one of our actions.
- Evidence from stakeholders across the political spectrum was given which broadly echoed our points, and strong evidence was provided that a one off payment should be made for claimants during the initial five weeks.
- Unfortunately, this has not prompted the government to consider any changes to the five week wait.
- Since then, the additional run-ons of legacy benefits have been introduced. I have discussed with the four feds the possibility of focusing our asks around providing parity for new claimants who do not have this run on by introducing a one off payment during the first five weeks. It will be useful to hear your views on this when we discuss influencing priorities in groups later.

National DWP Social Landlord Forum

- The Westminster based social landlord forum is unfortunately still not up and running yet.
- However, we have had engagement with the DWP in Wales – and they will be joining us to provide an update on their approach to supporting claimants.



DWP in Wales

- In addition to this, the DWP team in Wales are now taking part in regular meetings with Welsh Government in relation to the delivery of Phase 2 of tackling homeless programme that is seeking to rehouse everyone who has been provided with emergency shelter during the coronavirus pandemic.
- Both Will Henson and I have attended these meetings for CHC, and they have been a good opportunity to flag concerns. Do not hesitate to contact me if you would like any more information about this – or type any questions into the comments box.

Welsh Government

- As you will know, Welsh Government changed the guidance on the Discretionary Assistance Fund so that people can make 5 rather than 3 claims in a year. CHC joined the Wales Anti-poverty Alliance in sending an open letter to Welsh Government calling for an extension to these flexibilities. Welsh Government has subsequently agreed to this, and they will be extended to the end of March 2021.
- I have approached Welsh Government, the WLGA and Shelter Cymru to discuss DHPs based on our discussion at the last SDG meeting. We have not made much progress on this yet, but we are discussing objectives as part of the work plan and hope to bring a more substantive update to our next meeting.
- Welsh Government recently published an update from the Equality, Local Government and Communities Committee work on the 'welsh benefits system'.
- In this update, they confirmed that work on this will be going forward, and that they will be building on action already undertaken in response to the current crisis. They will be developing a set of principles and values on which a 'Welsh benefits system' will be based. This will take into account feedback received during engagement for the Review (including that provided by CHC), and building on the core principles the Welsh Government has already outlined of compassion, fairness, dignity and understanding.

There were a range of other commitments. We will send the full report along with the notes of this session. Please note that this report was dated as May 2020 but has only just been circulated.

2. Report back from DWP roundtable

- At the meeting on 3rd September, we were joined as usual by Graham Roberts from the DWP. Discussions were held on:
 - The roll out of MPTL payment alignment
 - TPDs and the work allowance



- We also had updates from Graham on:
 - The introduction of two-week run-on for migrating JSA/IS/ESA claimant
 - The High Court ruling on “double earnings” in an Assessment Period
- There were a few queries to follow up on, most of which have been responded to now. The notes and follow ups are on the Welfare Yammer page
- We understand that some members are not currently able to access Yammer, so will periodically email out updates, DWP responses to queries etc as appropriate.
- As there are currently limited opportunities to engage directly with the DWP, we have extended the membership of this roundtable to any HA that would like to send a representative. We believe this will work well while these meetings are happening online, but we will keep this under constant review. Sarah has put a call out for named reps so that she can keep communications to the whole SDG list to a minimum.

3. Update on Regional Networks

- Many thanks to those who have put their names forward for the regional networks. Our next step in facilitating the development of these will be to hold a meeting for those interested, in order to look at regional groupings. We will then hand over to the groups themselves to elect a chair and determine a way forward for the networks, with examples of previous experience from North Wales and Gwent in case useful. The groups will be asked to feed into CHC discussions ahead of future DWP Roundtables, to provide examples of practice concerns or good practice from time to time, and to contribute to the work plan of the SDG.

4. Update and Q&A: Lorraine Davies, Devolution Manager, DWP Wales

- Lorraine stepped in at the last minute in place of Nadine Davies, Country Director for Wales and Huw Thomas, Senior Group Devolution Partnership Manager.
- Lorraine explained the approach that the DWP have been taking within job centres, piloting support for the most vulnerable and younger peoples. In addition, DWP in Wales has taken on a need lead for safeguarding, to focus on support for particularly vulnerable tenants.
- The DWP is bringing in new staff to increase capacity, and are looking to gradually re-open job centres for some f2f, in areas without local restrictions.



- At the moment, work coaches are not giving sanctions to claimants. However, Lorraine did mention that there would be measures to encourage claimants with regards to seeking work.
- There is currently no update in terms of Managed Migration, and when it is likely to progress. Lorraine did not feel that this was likely in the near future.
- Attendees raised questions with relation to Managed Payments To Landlords, asking for better communication on the new system and flagging issues. These issues have also been raised at the DWP Roundtable and in follow up with Graham Roberts at the DWP.
- Temporary arrangements for tribunal hearing and issues with the ceasing of TPDs after one payslip rather than three were also raised.
- Lorraine made a commitment to raise these issues with colleagues and report back.

Action: Lorraine to update with responses from colleagues.

5. Break out group discussions: SDG influencing priorities in the current context

Attendees were asked to discuss in groups whether the suggested work areas below should be included in the work plan. They were also asked to suggest what the areas of focus should be for the SDG. The key themes of these discussions, below, have formed the basis of the SDG work plan.

Monitoring and managing the impact of Covid 19 on HA welfare support in order to create policy asks and address barriers to delivery

- Digital inclusion – Since Covid, having to do a lot for tenants. A lot of people still unaware of and do not have the money or skills for certain technology. Some places in Wales also do not have access to broadband.
- The inability to visit people is making it difficult in terms of what we can actually do.
- Picking up the pieces from Citizens Advice due to lack of capacity.
- Explaining to people what help is out there and better communication between DWP and LAs to give a clearer picture.
- Need ongoing knowledge as legislation changes.
- The biggest issue – WG amalgamated data – self-payers' data. Put HAs under lots of pressure. This does not map out the impact of Covid. Need to be looking at how we deliver the data, using same functions and systems. We have had conversations with finance, systems, etc. Have asked ourselves are the formulas logical? WE need to look at behaviour patterns instead of just data.



- Data is important, but this is about individuals and experiences. What support and help can you give people. This is more difficult without visits. Filling in forms, helping with appeals, cannot access JCP.
- End of furlough scheme – CHC to push for extending the scheme.
- Support in Wales. Influencing UK gov on the scheme. WG on what they can do.
- Also, minimum income floor ending – this will be very problematic for people.
- Not being able to home visit impact – this is now done over the phone.
- Funding for digital inclusion and financial inclusion support.
- Getting people back into employment.
- Digital and financial inclusion – barriers to providing this because cannot visit. Not going into homes, but going out to get forms signed. Nothing could be done over the phone without getting consent in this way. Better in sheltered schemes because communal areas.
- Where no outreach centres or spaces to talk to people, could JCP work more with local partners to create drop in centres through referral from work coach. Joined up working face to face in places that can be made Covid safe.
- Communal areas are closed so cannot be used – this has led to a lot of complaints. Have used phone calls and Facetime instead.
- Consider technical barriers.
- Data requests from WG – issue that orgs are not collecting data in the same manner. Internally asking what the purpose of data is. Ask WG what they are using data for.
- Concerned about instructions from WG and restrictions from DWP that prevent HAs from doing this. Eg TPD – the request from DWP goes completely against what WG has asked us to.
- Tracking numbers during Covid, getting an overall picture – arrears (UC/non UC), claims, ASB etc.
- Benchmarking of arrears, APAs etc – for HAs, but also for lobbying
- Need to continue having a link with DWP within SDG – lack of communication a big problem
- High level of arrears in HAs, impact of rent arrears on individual tenant
- Concerns around furlough ending, switching to UC
- Covid related debt – understanding what it is, how to address, how to monitor, how should HAs respond and support tenants
- Definitive answer about what we are monitoring from WG and CHC – e.g. what are arrears as a result of Covid?



- Tighter definitions on information being collected to ensure greater consistency e.g. definitions around self-payers
- WG to come to next meeting to discuss?
- WG far behind in terms of specific advice and updates – CHC to lobby on this e.g. possession stays
- Impact of additional UC payments and getting this collated so we can help CHC lobby for this to remain due to big benefit to tenants and income collection
- Impact of having to work differently under Covid and new ways of working
- Sharing good practice around the sector – what we record and how we interact with tenants e.g. re furlough

Influencing the delivery of social security in Wales in order to create policy asks and address barriers to delivery

- The whole approach to DHP – everybody's approach is different. There is no uniform approach or decision.
- Some people are unaware that they should be claiming council tax relief separately. Another reminder in a verification appointment or in their journal? Maybe when making a UC claim, including a link to the LA website.
- DHP – issues with trying to collect evidence. So try moving this online to process it a bit quicker. Constantly chasing up DHP applications and not getting much back.
- Is Wales thinking of having its own benefits system?
- Get rid of the bedroom tax. Issues with tenants falling into arrears out of work and also not downsizing.
- Incentivising downsizing has proved difficult historically prior to COVID.
- DHP – depends on LAs. DHP on the whole in the group have been positive. Increase in budget.
- APAs – 30% rate. Difficult to keep for all UC claimants.
- Variations with no evictions into homelessness – good practice and risk mitigations with different approaches. Every day there is different guidance. Arrears policies now need to be re-designed. How much are tenants involved and have a say on how they are going to be affected.
- This has been the case for many HAs for years.
- WG should take responsibility for bedroom tax. They do not have in NI, and Scotland uses DHPs for this, this should be considered in Wales.
- Big issue with DHPs is that every local authority works differently in allocating pots of money. Some will do this for rent arrears, others will not.



- Lack of consistency over back dates – some awarding, some not. For HAs with housing over a number of LAs there is a lot of work.
- At the end of the year, they often have a lot of money left. If eligibility criteria were more common, then that could be addressed.
- Refusals have increased for DHPs, etc. – they are pushing back because they know HAs will not be evicting. Also, there is now added complexity for HAs in managing difficult situations where people would have moved on.
- On rent rescue, residents have been disadvantaged when HAs have a policy of not wanting to take people to court. Those people in LAs in charge of rent rescue should have a different policy – look into whether this is common across LAs.
- Positives: DHP – online application makes it easier, 3 month extension for majority; DAF – working fairly well and smoothly
- Housing Intervention Panel, multi-agency group to avoid failed tenancies and therefore homelessness. Good approach but issue of consent, GDPR and data protection, so can't proceed with case without consent of tenant (tends to be less engaged tenants that are at risk)
- Bedroom Tax becoming an issue again for some tenants – maybe those who are claiming for the first time
- Level of funding is too low even with the additional £180m
- Bigger push for devolution of benefits and specific rules here – to address things like child benefit levels as a relatively simple place to start
- More up to date regulations
- More proactive support for tenants and funding to allow this

Potential areas of joint working with Housing Management SDG

- Common approaches to income collection as a whole – based on an evidence based approach
- Tenancy sustainment and preventing homelessness; WG no evictions into homelessness
- Assessing impact of UC and welfare reforms
- Area spans across ASB and Rent Arrears.
- Affordability steering group in place. Multiple LAs brings challenge for localised rent policy writing. Useful to feed into joint group
- Renting homes act
- Covid response



- Rent arrears ties in. Maybe look at a wrap-around service and not just looking at one issue.
- Looking at attachment of earnings.

6. Break out group discussions: Establishing a common approach on data collection to tell the story of UC impact

Benefits

- It will be easier to compare with each other on how well we are doing and the effects on tenants and any regional differences.
- Sharing of good practice.
- Beneficial to ensure we are reporting on exactly the same variables.
- Highlighting any negative effects and providing proof when influencing DWP to back it up.
- DWP do listen, so knowing that we have had input into that to change things.
- Identify best practise.
- Common trends being identified on a broader scale.
- Identifying pinch points and learnings.
- Much better picture of how other HAs are managing, perspective
- More effective comparison of approaches and their effectiveness, as well as the stats
- Definitions or interpretations of ACEs, PIE etc – data would make approaches more transparent
- Comparing team make up, structure, how they work (e.g. generalist vs specialist, constant switching)
- More weighty and influential dataset for lobbying
- Consistent approach to inform the story we tell about the impact of UC e.g. on specific groups of people,
- Focus on people not just stats – meaningful examples
- Data collection needs to be focused on the key areas we know are an issue e.g. 5 week wait, impact of increased UC payments, issues with APAs, impact of daily managed payments, TPDs,
- This will help pull together a consistent story to inform lobbying and allow us to challenge more robustly



Challenges

- Every organisation is different, and there are many differences in rent system reporting.
- Make sure everyone has the ability to report in the same way (different delivery systems across Wales)?
- Resources – getting pulled in all different directions.
- Timing – What is the best time frame to get the relevant information e.g. quarterly?
- There are challenges for different regions
- IT systems – manual interventions on data
- Interpretation of data
- Time consuming to providing
- Learning from experience on what works.
- Identifying what we want the data for
- What do we want to know?
- Making data easy to provide.
- Getting everyone to agree different ways of measuring impact, esp across groups
- Felt this should be something we focus on with other groups too – esp finance and housing management
- How do we get consistent definitions to avoid different results and diluting the message/impact?

Priorities

- IT – Making sure you're able to request and deliver the same info in the same format and getting the buy-in from all HAs. Knowing what will happen with that info will also be beneficial.
- Having the strong link with the DWP so that we can feed information directly in to have influence.
- Relationships built across the UK as well.
- Make sure DWP know what is going to benefit them.
- Looking at what info we have already gathered over the past 5 years of UC.
- Look at tenant profiling and individual needs more than generic method of payment, UC non-UC. Gathering demographic info – ethnicity, pre-existing conditions, how many people are furloughed etc.



- Current data is not telling us what we need to know.
- Ask questions re: WG Business Continuity survey.
- What is the point of this information?
- Much better picture of how other HAs are managing, perspective
- More effective comparison of approaches and their effectiveness, as well as the stats
- Definitions or interpretations of ACEs, PIE etc – data would make approaches more transparent
- Comparing team make up, structure, how they work (e.g. generalist vs specialist, constant switching)
- More weighty and influential dataset for lobbying
- Different systems used across sector
- Skills/ability to get information out of system
- Different calculations and methods
- Concerns about two measurements of the same data, different figures out of different systems
- Timings of reporting - might not reflect true arrears, some HAs using same day payments but others not
- Definitions – constant debate over interpretation of key terms, very little standardisation
- Getting commitment from HAs – that they agree with the idea, and that they will engage (implications for those doing the work, SMTs, Boards, etc)
- Collection and monitoring methods – true reflection of the reality
- Clarifying definitions, ensuring HAs have the same understanding of the meaning of terminology

Update: Influencing for a Better Future – Connected and Financially Resilient Communities

Laura provided a brief update on the Influencing for a Better Future programme. She explained that over the summer CHC has spoken to over 200 housing association colleagues and 80 partners from 60 organisations across the voluntary, private and public sectors to understand the barriers to making good housing a basic right for all. This work will help to shape CHC policy asks for party manifestos ahead of the 2021 Senedd elections.



One of the themes that was raised as an issue that has become even more important due to the impact of the Covid 19 pandemic was digital inclusion, and its role in financial resilience and connection to the community.

As this digital inclusion is a key theme for the Welfare SDG, we are likely to play a key role in any next steps. We will also wish to refer to and build on the work of the CHC Digital Inclusion Network.

Next meeting

Joint meeting with the Housing Management SDG – Thursday 5th November, 11am-1pm.
Register [here](#)